

Back to SCHOOL

Shopping Tips

consumer *brief*

The National Retail Foundation estimates Americans will spend \$68.8 billion during the 2011 back-to-school shopping season. Families with children in grades K-12 will spend an average of \$600 on apparel, school supplies, and electronics, and college students will spend an average of \$800 on items including dorm furnishings and food.

It is possible to spend less and ensure your child is fully equipped and ready to learn, if you shop with a game plan.

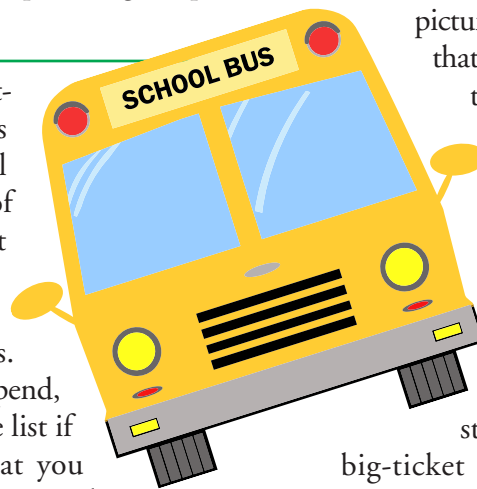
CREATE A BUDGET

Use the teacher's supply list as a starting point to determine what is needed for the upcoming school year. List the items in the order of priority and estimated cost. Don't forget miscellaneous expenses such as extra-curricular activities, uniforms, field trips, and lab fees.

Decide how much money you can spend, and what can be removed from the list if necessary. Take inventory of what you already have. Whenever possible, reuse and recycle last year's gear before buying something new!

INVOLVE YOUR CHILDREN

Back-to-school shopping is an opportunity to teach about **wants versus needs**. Let your children help make decisions, and remind them that if they choose a less expensive item in one area, there will be more to spend in others. This will help them set priorities, learn how to manage money, and start saving their allowance for items the budget won't allow.



LOOK FOR BARGAINS

The back-to-school section at your favorite retail store may be convenient – but be sure to check outlets, dollar stores, and office supply stores for the best deals. Carry store circulars with you for comparison, and to see if retailers will match prices. Stores in New Jersey are required to have an adequate supply of advertised on-sale items in stock. Hold off on trendier gear such as lunchboxes or pencil cases with pictures of the hottest pop stars, or pencil sharpeners that light up. For lower prices on clothes, consider thrift stores, consignment shops, and garage sales. Some price-comparison websites will let you set a “deal alert” to receive an e-mail when a certain pair of jeans goes on sale, or a “refund alert” if something you already bought is now on sale.

ASK ABOUT RETURN AND REFUND POLICIES

Before buying new items, ask about the store's return policy. Always keep receipts. For big-ticket or electronic items, keep the item in its original box, and ask if there is a restocking fee for returned items.

SHOP SMART ONLINE

Before ordering anything online, learn about the merchant. Call the Division of Consumer Affairs to learn if they have been the subject of consumer complaints and, in addition, search online for consumer reviews of the merchant. Read the refund and return policy carefully. Beware of prices that are drastically lower than those you've seen

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elsewhere; they may indicate a scam. Remember that paying with a credit card will provide more protection if there is a problem with the item you've purchased online.

CONNECT WITH OTHER PARENTS

At some schools, parent organizations negotiate with a supplier and buy supplies for the whole school at a discount. You can also gather together a group of parents with children of different ages, and host an annual swap of clothes, toys, and books. This is a very good way to keep high-quality items in circulation as kids get older.

SAVE ON TEXTBOOKS

Consider purchasing used textbooks from other students, online, or in bookstores. A bit of research may show that there is little or no difference between a new edition of a textbook and a previous edition. Chances are that buying the previous edition will save money. Consider looking for websites that allow you to sell or donate your old textbooks for another student's benefit.

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